

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
Palm Avenue Hialeah

In Re:  
Zelmir Ines Peao Costa  
  
Debtor.



Order Filed on August 14, 2017  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 15-25880 JKS

Adv. No.:

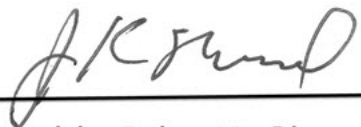
Hearing Date: 3/23/2017 @ 11:00am

Judge: John K. Sherwood

**ORDER GRANTING STAY RELIEF & RESOLVING MOTION FOR RELIEF FROM  
STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 14, 2017**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

**(Page 2)**

Debtor: Zelmira Ines Peao Costa

Case No: 15-25880 JKS

Caption of Order: ORDER GRANTING STAY RELIEF & RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Palm Avenue Hialeah, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 428 South 9th Street, Newark, NJ 07103-2042, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Steven D. Pertuz, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of **June 15, 2017**, the automatic stay is vacated to permit Secured Creditor to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor's rights in the land and premises commonly known as 428 South 9th Street, Newark, NJ 07103-2042; and

It is further **ORDERED, ADJUDGED and DECREED** that after June 15, 2017, Secured Creditor, its successors or assigns, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including but not limited to a loan modification, short sale, or deed-in-lieu of foreclosure. Additionally any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Zelmir Ines Peao Costa  
428 S 9th St  
Newark, NJ 07103-2042

Steven D. Pertuz  
Law Offices of Steven D. Pertuz, LLC  
111 Northfield Avenue  
Suite 304  
West Orange, NJ 07052

Marie-Ann Greenberg  
Chapter 13 Standing Trustee  
30 Two Bridges Rd  
Suite 330  
Fairfield, NJ 07004